

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In Re:
William K. Stanley and Ella D. Stanley

Case No.: 17-23648

Chapter: 13

Judge: ABA

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF
COVID-19 CHAPTER 13 PLAN MODIFICATION**

I [We], William K. Stanley and Ella D. Stanley, am [are] the debtor[s] in the above-captioned Chapter 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket.

- 1) The Chapter 13 Plan was originally confirmed by order entered on 7/26/2018.
- 2) I was current with plan payments through 10/01/2021.
- 3) I was current with post-petition mortgage payments through January, 2022 on property located at 644 Cresson Avenue, Pleasantville, New Jersey 08232.

[If not applicable, skip] [if more than 1 property, add additional lines]

a) The mortgage payments referred to above are [check one]:

☒ contractual payments

☐ adequate protection payments

b) I am current with post-petition real estate taxes on the property located at _____.

☒ YES ☐ NO

c) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

4) If the confirmed plan includes a cram down on a mortgage, then answer the following:

a) I am current with post-petition real estate taxes on the property located at 644 Cresson Avenue, Pleasantville, New Jersey 08232.

☒ YES ☐ NO

b) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

- 5) I was current with post-petition auto payments through 3/01/2019 on the following automobile(s). [If not applicable, skip]
2013 Chevrolet Malibu.
- 6) The change in my household income previously reported on Schedule I is \$ _____.
My current household income is \$4,794.00. I have attached a current paystub or proof of the change in income to this certification [Redact any personally identifiable information before docketing.]
My current total household expenses are now \$4,163.70.
- 7) As a result of COVID-19, I have suffered a material financial hardship which has impacted me in the following way:


At the time of our bankruptcy filing, I was employed as a customer service representative for the Atlantic City Municipal Utilities Authority (" ACMUA ") and earned approximately \$45,000.00 per year. At the onset of the pandemic, ACMUA instituted a rotating work schedule under which some employees would come into the office one week and then a second shift of employees would come in the following week. This schedule lasted for about one month. Thereafter, ACMUA resumed a normal work schedule in which all employees were required to come into the office each work day. As of the Spring of 2020, I was 62 years of age and suffered from various health issues. I was gravely concerned about going to work each day and exposing myself to the risk of contracting Covid-19 which for someone of my age and health condition could potentially lead to death or long-term disability. At that time, I was eligible for a full retirement; accordingly, I elected to retire. I officially retired in June, 2020. At the present time, I collect retirement income of approximately \$2,156.00 per month and social security income of \$1,395.00 per month, for a gross annual income of \$3,551.00, a modest reduction from my pre-pandemic income. 5. Due to the Covid-19 pandemic, my household expenses have increased in the following way(s), as reflected on an amended Schedule J filed separately with the Court.

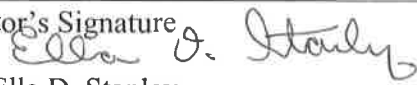
(See Continuation page attached).

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 10/22/2021

Dated: 10/22/2021


/s/ William K. Stanley
Debtor's Signature


/s/ Ella D. Stanley
Debtor's Signature

new.12/2020

As a result of my retirement, my wife was ineligible for health insurance through my retirement plan unless she carried both Plan A and Plan B Medicare coverage. It took my wife almost seven (7) months to obtain the required Medicare coverage. During this time, our out-of-pocket health expenses per month increased substantially. Both my wife and I suffer from age-related health problems – my wife suffers from high-blood pressure, a chronic thyroid problem, diabetes, chronic fatigue, swelling in her legs and feet, memory problems and a decline of cognitive functioning; I suffer from high blood pressure, diabetes, chronic knee pain, and pain in my hands and joints. Both my wife and I take a multitude of prescription medications and make frequent doctor visits per month. Even with my retirement provided health insurance and Medicare for my Wife, we still incur significant out-of-pocket healthcare expenses each month. b. I would like to obtain a part-time job to supplement our retirement income and help offset our higher monthly expenses; but, the Covid-19 pandemic has prevented me from seeking such a position at this time.